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PATENT

Paper No. 1

File No. MCEA-P3-03

Date: DEC 30, 2004

Signed: [Signature]
Peter K. Trzyna (Reg. No. 32,691)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	CONROY, Thomas F., EISENBERG, Steven A., KRAYSLER, Stephen F., MANN, Richard W.
Serial No.	:	10/687,063
Filed	:	October 16, 2003
For	:	COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS
Group Art Unit	:	3624
Examiner	:	

The Commissioner of Patents
and Trademarks
Washington, D.C. 20231

TRANSMITTAL LETTER

S I R :

Transmitted herewith for filing in the above-identified patent application are is the following:


1. Information Disclosure Statement; and
2. PTO Form 1449 and Cited Art.

Applicant claims small entity status. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: Dec 30, 2004


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By Peter K. Trzyna
Peter K. Trzyna (Reg. No. 32,601)

Date Dec 30, 2004

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CASH FLOWS

Group Art Unit : 3624

Examiner :

Honorable Commissioner of Patents
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Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office.

This Information Disclosure Statement transmits copies of information which the undersigned respectfully requests the Examiner to consider in the examination of the application.

While the Information Disclosure Statement, publications, and other information


provided by Applicant may be "material" pursuant to 37 C.F.R. §§ 1.56, it is not intended that these constitute an admission of "prior art" for this invention. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. §§ 1.56, exists.

Should any fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

The patent attorney signs below based on information from the inventor's and the attorney's file.

Respectfully submitted,

Date: Dec 30, 2004


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Form PTO-1449 (modified)

Atty. Docket No. MCEA-P3-03

Serial No.
10/687,063

List of Patents and Publications for Applicant's

INFORMATION DISCLOSURE STATEMENT

Applicant: CONROY et al.

Filing Date:

October 16, 2003

Group:

3624

(Use several sheets if necessary)

U.S. Patent Documents

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Foreign Patent Documents

See Page 1

Other Art

See Page 1

U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	10/374,309	Aug. 26, 2004	Haney, II	705	8	Feb. 25, 2003
	A2	10/136,868	Oct. 30, 2003	Eisler	705	36	Apr. 30, 2002
	A3	10/329,971	May 15, 2003	Marshall	705	36	Dec. 26, 2002
	A4	09/127,257	Oct. 24, 2000	Hinckley, Jr.	705	4	Jul. 31, 1998

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

INFORMATION DISCLOSURE STATEMENT — PTO-1449 (MODIFIED)

C: 56468(MCEA-P3-03.1449.DOC)

